

From: "TAYLOR SIBLEY" <ftsibley@cableone.net> on 01/28/2004 04:00:47 PM
Subject: Equal Credit Opportunity

Board of Governors of the Federal Reserve System,
Jennifer J. Johnson, Secretary

Please take into advisement the following comments on Docket Nos. 1167, 1168, 1169, 1170 & 1171.

The proposals per the docket numbers mentioned above would if adopted have significant adverse and costly effects on banks; the proposals will impose a huge compliance burden, promote lawsuits and potential liability for good faith compliance, and lengthen disclosures.

I **STRONGLY** urge the Board **not** to adopt these proposals, Docket Nos. 1167, 1168, 1169, 1170 & 1171.

Respectfully,

Taylor Sibley
Vice President
Citizens Bank & Trust Co.
Marks, MS 38646